

RECEIVED
CENTRAL FAX CENTER
NOV 03 2004

PATENT
Attorney Docket No. 34823/400200

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of: Josephson)

Serial No.: 10/605,278)

Filed: September 19, 2003)

Title: SYSTEM AND METHOD FOR
COMMINGLED REMITTANCE
PAYMENT PROCESSING)

Customer No.: 27717)

Date: November 3, 2004)

Group Art Unit: 2621

Examiner: Patel, Shefali D.

Confirmation No. 2277

I hereby certify that this correspondence is being facsimile
transmitted to the United States Patent and Trademark Office,
Technology Center 2600, facsimile number 703-872-9314 on
November 3, 2004.

 11-3-04
RoseAnn White

Box Non-fee Amendments
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND REMARKS TO OFFICE ACTION

Dear Sir:

This Amendment and Remarks is in response to the Office Action mailed August 26,
2004, for the above captioned patent application.

Amendments to the Claims are reflected in the Listing of Claims which begins on page 2
of this paper.

Substance of the Interview begins on page 4 of this paper.

Remarks begin on page 5 of this paper.